

ABC • ACTION BENEFIT CONSULTING LLC

哪些费用可以报销？——FSA 合格费用一览

What can I pay for with my FSA? — 医疗、牙科、视力、处方药、儿童照护 • Medical, dental, vision, pharmacy, child care

以下是最常见的合格费用（依据 IRS 第 502 号和第 503 号出版物）。标有 **[有条件]** 的项目需要处方或医生的医疗必要性证明。完整清单可在网站搜索：abc.assuredcarecenter.com

The most common eligible expenses (based on IRS Publications 502 and 503). Items marked **[CONDITIONS]** need a prescription or a doctor's letter of medical necessity. Search the full list on our website.

医生、医院与专业服务 • Doctor, hospital & professional services

- 医生、外科医生和专科医生费用 • Physician, surgeon, and specialist fees
- 门诊自付额、免赔额和共同保险 • Office visit copays, deductibles, and coinsurance
- 医院服务——住院和门诊 • Hospital services — inpatient and outpatient
- 急诊室治疗 • Emergency room care
- 救护车服务（地面和空中） • Ambulance service (ground and air)
- 化验费和血液检查 • Laboratory fees and blood tests
- X光、核磁共振（MRI）、CT扫描和其他诊断影像 • X-rays, MRI, CT scans, and other diagnostic imaging
- 年度体检 • Annual physical exams
- 针对特定疾病的护理服务 • Nursing services for a specific medical condition
- 医疗目的的家庭护理 • Home health care for medical treatment
- 临终关怀（安宁疗护） • Hospice care
- 病历复印/调取费用 • Medical records charges
- 基督教科学治疗师费用 • Christian Science practitioner fees
- 远程医疗/在线问诊 • Telehealth / virtual doctor visits
- 新冠病毒检测和治疗 • COVID-19 diagnostic testing and treatment

预防保健与筛查 • Preventive care & screening

- 疫苗和流感疫苗 • Vaccines and flu shots
- 乳房X光、宫颈涂片和癌症筛查 • Mammograms, Pap tests, and cancer screening
- 结肠镜检查（包括准备用品） • Colonoscopy (including prep supplies)
- 血压和胆固醇筛查 • Blood pressure and cholesterol screening
- 糖尿病筛查和监测 • Diabetes screening and monitoring
- 儿童健康检查 • Well-child checkups
- 含铅油漆清除 • Lead-based paint removal **[有条件 CONDITIONS]** 仅限儿童患有或曾患铅中毒的情况 / Only where a child has, or has had, lead poisoning

牙科 • Dental

- 洗牙和预防性检查 • Cleanings and preventive exams
- 牙科X光 • Dental X-rays
- 补牙、窝沟封闭和氟化物治疗 • Fillings, sealants, and fluoride treatments
- 牙冠、牙桥和假牙 • Crowns, bridges, and dentures (false teeth)
- 拔牙和口腔手术 • Tooth extractions and oral surgery
- 根管治疗 • Root canals
- 正畸和牙套 • Orthodontics and braces
- 磨牙用咬合垫 • Occlusal guards for teeth grinding
- 牙龈疾病治疗 • Dental treatment of gum disease

视力与听力 • Vision & hearing

- 眼科检查 • Eye exams
- 处方眼镜，包括处方太阳镜 • Prescription eyeglasses, including prescription sunglasses
- 老花镜 • Reading glasses
- 隐形眼镜、护理液和用品 • Contact lenses, solution, and supplies
- 激光眼科手术（LASIK、PRK）和放射状角膜切开术 • Laser eye surgery (LASIK, PRK) and radial keratotomy
- 矫正视力或治疗眼病的眼科手术 • Eye surgery to correct vision or treat disease
- 导盲犬/服务动物——购买、训练和饲养 • Guide dog / service animal — purchase, training, and care
- 助听器和助听器电池 • Hearing aids and hearing aid batteries
- 听力检查 • Hearing exams

处方药与非处方用品 • Prescription drugs & over-the-counter items

- 处方药 • Prescription medicines and drugs
- 胰岛素（无需处方） • Insulin (no prescription required)
- 非处方药——止痛、感冒、过敏、抗酸等（无需处方） • Over-the-counter medicines — pain relievers, cold & flu, allergy, antacids (no prescription needed)
- 女性卫生用品——卫生棉条、卫生巾、护垫、月经杯 • Menstrual care products — tampons, pads, liners, cups
- 防晒霜（SPF 15或以上） • Sunscreen (SPF 15 or higher)
- 急救用品——绷带、纱布、消毒剂、伤口护理用品 • First aid supplies — bandages, gauze, antiseptics, wound care
- 预防新冠的个人防护用品——口罩、洗手液、消毒湿巾 • PPE to prevent COVID-19 — masks, hand sanitizer, sanitizing wipes
- 验孕棒和排卵试纸 • Pregnancy tests and ovulation kits
- 糖尿病血糖检测试剂盒、试纸和血糖仪 • Blood sugar test kits, strips, and monitors for diabetics
- 血压计 • Blood pressure monitors

- 体温计、血氧仪等家用诊断设备 • Thermometers, pulse oximeters, and home diagnostic devices
- 戒烟药物，包括尼古丁口香糖和贴片 • Smoking-cessation medicines, including nicotine gum and patches

治疗、康复与治疗项目 • Therapy, rehabilitation & treatment programs

- 物理治疗 • Physical therapy
- 职业治疗 • Occupational therapy
- 语言治疗 • Speech therapy
- 脊椎按摩治疗（整脊） • Chiropractic care
- 针灸 • Acupuncture
- 精神科、心理治疗和心理健康咨询 • Psychiatry, psychology, and mental health counseling
- 精神分析和心理治疗 • Psychoanalysis and psychotherapy
- 应用行为分析（ABA）及其他针对已确诊疾病的治疗 • ABA and other therapy for diagnosed conditions
- 酒精成瘾治疗，包括住院治疗 • Alcoholism treatment, including inpatient programs
- 药物成瘾治疗，包括住院治疗 • Drug addiction treatment, including inpatient programs
- 戒烟项目 • Smoking-cessation programs
- 医生建议的、针对儿童已确诊疾病的特殊教育和辅导 • Special education / tutoring a doctor recommends for a child's diagnosed condition
- 减肥项目费用 • Weight-loss program fees **[有条件 CONDITIONS]** 仅限医生确诊的特定疾病（包括肥胖、高血压、心脏病）；食物费用永不符合条件 / Only for a specific disease diagnosed by a physician (incl. obesity, hypertension, heart disease); food itself is never eligible
- 按摩治疗 • Massage therapy **[有条件 CONDITIONS]** 需要针对已确诊疾病的医疗必要性证明信 / Letter of medical necessity for a diagnosed condition required

家庭、生殖与分娩 • Family, reproductive & childbirth

- 避孕药和处方避孕用品 • Birth control pills and prescribed contraceptives
- 避孕器具（宫内节育器、子宫帽）——放置和取出 • Birth control devices (IUD, diaphragm) — insertion and removal
- 生育和不孕症治疗，包括试管婴儿（IVF） • Fertility and infertility treatment, including IVF
- 输精管结扎、绝育手术及其复通手术 • Vasectomy, sterilization procedures, and reversals
- 孕期护理——产前检查、助产士服务、产妇分娩课程 • Pregnancy care — prenatal visits, midwife services, childbirth classes for the mother
- 吸奶器和哺乳用品 • Breast pumps and lactation supplies
- 合法实施的流产手术 • Abortion, where legally performed

设备、用品与家庭医疗 • Equipment, supplies & home medical needs

- 拐杖、助行器、手杖和轮椅 • Crutches, walkers, canes, and wheelchairs
- 义肢和假体 • Artificial limbs and prosthetics
- 假牙 • Artificial teeth

- 矫形鞋和矫形鞋垫 • Orthopedic shoes and orthotic inserts
- 支具和护具（背部、膝盖、手腕等） • Braces and supports (back, knee, wrist, and similar)
- 氧气和供氧设备 • Oxygen and oxygen equipment
- 医疗警报手环或项链 • Medical alert bracelet or necklace
- 假发 • Wig **[有条件 CONDITIONS]** 仅限因疾病脱发；需要医疗必要性证明信 / Only where hair is lost because of disease; letter of medical necessity required
- 医疗所需的家庭改造——坡道、加宽门洞、扶手 • Home modifications for medical care — ramps, wider doorways, railings **[有条件 CONDITIONS]** 以费用超过房屋增值部分为限 / Eligible up to the amount the cost exceeds any increase in the home's value
- 空调或空气净化器 • Air conditioner or air purifier **[有条件 CONDITIONS]** 仅限已确诊疾病医疗必需；需要医疗必要性证明信 / Only where medically necessary for a diagnosed condition; letter of medical necessity required
- 维生素和营养补充剂 • Vitamins and nutritional supplements **[有条件 CONDITIONS]** 仅限医生处方或书面建议用于治疗已确诊疾病；一般保健维生素不符合条件 / Only if prescribed or recommended in writing by a doctor for a specific diagnosed condition; general-health vitamins are not eligible

长期护理与交通 • Long-term care & transportation

- 按规定的护理计划为慢性病患者提供的合格长期护理服务 • Qualified long-term care services for a chronically ill person, under a prescribed plan of care
- 养老院护理——医疗护理部分（若入住主要原因为医疗，可全额计入） • Nursing home care — the medical-care portion (full cost if the main reason for the stay is medical care)
- 以医疗为主要目的的交通——救护车、出租车、公交、火车、飞机 • Transportation primarily for medical care — ambulance, taxi, bus, train, or plane
- 自驾就医——按IRS医疗里程费率（2026年每英里20.5美分），另加停车费和过路费 • Driving your own car to medical care — IRS medical mileage rate (20.5¢ per mile for 2026), plus parking and tolls
- 异地就医住宿——每人每晚最高50美元（不含餐费） • Lodging away from home for medical care — up to \$50 per person per night (meals not included)
- 关于本人、配偶或受抚养人慢性疾病的医疗会议门票和交通 • Medical conference admission & transportation about a chronic disease of you, your spouse, or a dependent

受抚养人护理合格费用 • Dependent Care eligible expenses

- 持牌日托和托儿中心 • Licensed daycare and child care centers
- 学前班和幼儿园（幼儿园大班以下） • Preschool and nursery school (below kindergarten level)
- 课前和课后托管项目 • Before-school and after-school programs
- 日间营（包括专项日间营） • Day camp (including specialty day camps)
- 上门照护——保姆、临时看护、互惠生（在您工作期间） • In-home care — nanny, babysitter, or au pair (while you work)
- 为无法自理的受抚养父母或配偶提供的成人日间护理 • Adult day care for a dependent parent or spouse who cannot care for themselves

- 为符合条件的受抚养人提供的上门老人照护/陪伴服务 • In-home eldercare / companion care for a qualifying dependent
- 暑期日间项目（仅限日间） • Summer day programs (day only)
- 获得照护所需的申请费和中介费 • Application and agency fees required to obtain care **[有条件 CONDITIONS]** 押金在实际提供照护时符合条件 / A deposit is eligible when the care is actually provided
- 由亲属提供的照护 • Care provided by a relative **[有条件 CONDITIONS]** 提供者不能是您的配偶、孩子的另一方父母或您未满19岁的子女。您的报税需要提供者的社会安全号或税号。 / Not your spouse, the child's parent, or your child under 19. The provider's Social Security or tax ID number is required for your tax return.

不可以报销的费用 • NOT eligible

- 任何种类的保险费 • Insurance premiums of any kind — 健康、牙科、视力、COBRA、长期护理或残疾保险费均不能用健康FSA支付。公司保险的保费改为通过计划的保费转换部分以税前方式支付。
- 美容手术和项目 • Cosmetic surgery and procedures — 仅为改善外貌的项目——拉皮、植发、牙齿美白、贴面。矫正先天畸形、事故或疾病所致缺陷的手术则符合条件。
- 健身房和健身俱乐部会员费 • Health club and gym memberships — 以一般健康为目的的会员费和水疗费用。若在医生指导下治疗已确诊疾病，可能有极少数例外（需要医疗必要性证明信）。
- 一般保健的维生素和补充剂 • Vitamins and supplements for general health — 以及草药产品和洗护用品——牙膏、洗发水、香皂、化妆品。
- 减肥食品和营养代餐 • Diet food and nutritional meal replacements — 符合条件的减肥项目费用可能符合条件；食物本身不符合。
- 丧葬、埋葬和火化费用 • Funeral, burial, and cremation expenses
- 非法手术、治疗和管制物质 • Illegal operations, treatments, and controlled substances — 包括大麻——即使州法允许，联邦法仍将其列为管制物质。
- 已由保险或其他计划报销的费用 • Expenses already reimbursed by insurance or another plan — 以及在保障开始前或结束后发生的费用。
- 有个人用途的一般健康物品 • General health items with a personal use — 例如普通床垫、度假、家政服务（针对疾病的护理型服务除外）。
- 礼宾/精品诊所会员费 • Concierge / boutique practice retainer fees — 仅为获得就诊资格的费用不符合条件；实际接受医疗服务的费用符合条件。
- 过夜营（任何部分） • Overnight camp (any part of it)
- 幼儿园大班及以上学费 • Kindergarten and higher school tuition — 课前/课后照护费用符合条件
- 由配偶、孩子的另一方父母或您未满19岁的子女提供的照护 • Care by your spouse, the child's other parent, or your own child under age 19
- 在您未工作或未求职期间的照护 • Care while you are not working or looking for work — 短期临时缺勤（如休假或生病）除外
- 超出照顾对象所需的家政或烹饪服务 • Housekeeping or cooking services beyond care of the qualifying individual
- 超过劳动收入限额或家庭最高限额的金额 • Amounts above the earned-income limit or the household maximum

黄金规则 • Golden rule: 保留每一张详细收据（提供者、患者、日期、服务、金额）——没有第三方收据的索赔无法支付。Keep every itemized receipt (provider, patient, date, service, amount) — claims without a third-party receipt cannot be paid.

Action Benefit Consulting LLC • 本指南为通俗说明，不构成税务建议；个人情况请咨询您的会计师。如与正式计划文件不一致，以计划文件为准。This guide is a plain-language summary, not tax advice; for your own situation, ask your accountant. If anything here differs from the official Plan Document, the Plan Document controls. • abc.assuredcarecenter.com